

The Financial Crimes and Fraud Unit is responsible for investigating many of DC's financial crimes and fraud. These investigations include what can be best described as thefts by trick or deception; other names include flim-flams, scams, con games or confidence schemes. As part of our efforts to keep the public informed, the Financial Crimes and Fraud Unit has developed a list of some scams commonly committed in the District of Columbia.

Although anyone can become a victim of a scam, the elderly are particularly vulnerable. The best way to avoid being a victim of a flim flam, scam or another fraud is to be informed. Please read these examples, be aware, and protect yourself and your financial welfare by exercising good judgment and being skeptical when necessary.

## Lottery Scam

*Congratulations! You've just won a million dollars in a lottery you never entered...*

This is one of the most common scams throughout the U.S. The approach is made via email, telephone, fax or letter. A good rule of thumb in these situations is to remember *if it sounds too good to be true IT IS!* Don't let your excitement get the best of you.

Here's how it might happen:

- ☛ The suspect tells the victim that he just won the lottery. All he needs to collect the winnings is to wire them the money for taxes and the international conversion fees.
- ☛ The suspect requests that money be wired to a Western Union or MoneyGram location based out of the country, usually Canada, the United Kingdom or Nigeria.
- ☛ The victim never sees any winnings.

### What to do about the *Lottery* scam

- ☛ **Do not send the money.** If you really win the lottery, the lottery association will arrange to take the money for the taxes directly out of your winnings.

## Relative in Distress Scam

*A caller contacts you on the telephone identifying himself or herself as your relative. He or she asks for financial assistance because he or she just got into a car accident in a nearby jurisdiction.*

Here's how it might happen:

- ☛ The suspect calls and says he needs money immediately. If he does not settle the accident right then and there, he will go to jail. If the victim agrees to help, the suspect will then send a friend to get the money at the victim's house.
- ☛ The second suspect (the friend of the 'relative') shows up at the victim's house to get the money. He has been told what names to use with the victim when picking up the money.
- ☛ The victim finds out later that the relative never called and asked for the money.

### What to do about the *Relative in Distress* scam

- ☛ If the person asks for money, be sure to confirm that it's really a relative – ask a question only that relative would know.
- ☛ Confirm with another relative that the relative named is in town.
- ☛ Go with your gut – if you don't feel comfortable with the situation, say no and hang up the telephone.

## Three-Card Monte

*Find the card and win the money...*

Be warned, this card game is a scam. No matter what you think, the hand is quicker than the eye. The only time you win in this game is when the suspect lets you; and the only reason a suspect will let you is to fool you into thinking you can beat them and make some money. Three-card Monte is most often played with cards, but sometimes with shells. The 'mark' is supposed to find a particular card, or perhaps a pea hidden under a shell. If the victim does not select the right card or shell, he loses and must pay the suspect money.

Sometimes, people choose to partake in this game, thinking they may actually win money. Other times, a victim may be unwittingly roped into this scam. Here's how that might happen:

- ☛ A suspect asks for help finding a church. He tells the victim he is from out of town, usually somewhere "down south," to gain your trust. Somehow the suspect convinces the victim to give him a ride.
- ☛ When the victim and the first suspect get to the church, a second suspect joins the conversation. The second suspect may lead the victim to believe that he is affiliated with the church.
- ☛ The two suspects start talking about a card game. One of the suspects conveniently produces a deck and the two suspects start playing. The victim is then asked what *he* would do. As soon as he answers, he's been sucked into the game.
- ☛ The suspects then set up the victim by making him think he may have won some money. But then the tables turn and the victim is told that he owes the suspects money. The suspects may imply that they will harm the victim if he does not produce the money.

### What to do about the *Three Card Monte*

Avoid the situation – give the suspect directions to the nearest church and let him walk there.

- ☛ If you can't get away, look for a marked police unit and approach it or call 311. Get as much information as possible and give it to the police when you file your report.

### Badge Player Scam

*A suspect posing as an undercover police officer needs your help capturing a bank employee who has been working with some area con-artists. To do this, he needs you to remove a large sum of money from your account for fingerprinting. Once the fake officer has the money, he is never seen again.*

This scam usually occurs to a victim who has already been scammed once. The new suspect is often working with the con-artists from the earlier offense.

Here's how it might happen:

- ☛ The suspect identifies himself as a police officer and shows the victim a fake badge.
- ☛ The fake police officer tells the victim that he has identified the suspects from the earlier case and that they are in custody.
- ☛ The fake police officer then tells the victim that a bank employee may have been working with the suspects in custody. To confirm this, the fake officer needs the victim to withdraw money from a particular teller at that bank.
- ☛ The victim then gives his money to the fake officer for fingerprinting. The fake officer assures the victim that the police will return his money to his account, but the money is never returned.

### What to do about the *Badge Player* scam

- ☛ Follow your gut. If it doesn't feel right, it isn't.
- ☛ Ask the individual to present his departmental issued picture ID.
- ☛ If you still do not feel comfortable, ask for a uniform officer to respond to the scene.
- ☛ Know this – no real member of the police department should ever ask for money in connection with any case. This is a sure sign of a scam.
- ☛ If the suspects leave, get a license plate and call 311.

### For More Information

Should you become the victim of a theft by trick, con man or other theft by deception contact 311, your locate police district or the **Financial Crimes and Fraud Unit** on (202) 727-4159.

### Get Involved!

No one individual or agency working alone can prevent crime. It takes police and citizens working in partnership. The District of Columbia's community policing strategy provides many ways for police and communities to work together to prevent crime and build safer neighborhoods. These include regular PSA (Police Service Area) meetings in your community, problem-solving groups, citizen patrols and more. To learn more about community policing activities in your neighborhood, call your local police district:

1st District Station Desk:	698-0555	TTY: 863-4032
2nd District Station Desk:	715-7300	TTY: 364-3961
3rd District Station Desk:	673-6815	TTY: 518-0008
4th District Station Desk:	715-7400	TTY: 722-1791
5th District Station Desk:	698-0150	TTY: 727-5437
6th District Station Desk:	698-0880	TTY: 398-5397
7th District Station Desk:	698-1500	TTY: 889-3574

## Don't Be a Victim of a Scam



## For Your Safety

Adrian M. Fenty  
Mayor

Cathy L. Lanier  
Chief of Police